

Information to identify the case:

Debtor 1	Annette Eileen Herron	Social Security number or ITIN	xxx-xx-7235
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Southern District of Ohio	Date case filed for chapter	7 6/15/22
Case number:	1:22-bk-10992	Case Assigned To:	Beth A. Buchanan

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Annette Eileen Herron	
2. All other names used in the last 8 years		
3. Address	2266 Suffolk Street Cincinnati, OH 45230	
4. Debtor's attorney Name and address	Eric W Goering 220 West Third Street Third Floor Cincinnati, OH 45202	Contact phone (513) 621-0912 Email: eric@goering-law.com
5. Bankruptcy trustee Name and address	Henry E Menninger Jr 600 Vine Street Suite 2500 Cincinnati, OH 45202	Contact phone 513-852-6033 Email: hemenninger@woodlamping.com

For more information, see page 2 >

Debtor **Annette Eileen Herron**

Case number **1:22-bk-10992**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>221 East Fourth Street, Suite 800 Cincinnati, OH 45202-4133</p>	<p>Hours open 9:00 am – 4:00 pm Monday through Friday</p> <p>Contact phone (513)684-2572</p> <p>Date: 6/16/22</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>July 15, 2022 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. No unauthorized weapons are permitted on the court's premises. Cellular phones and portable electronic devices are permitted provided that they are not used to take photographs or record any court proceedings unless otherwise authorized by the court.</p>	<p>Location:</p> <p>341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 9/13/22</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	
<p>13. Abandonment</p>	<p>Pursuant to L.B.R. 6007-1, the trustee may abandon any property of the estate that is burdensome to the estate or that is of inconsequential value and benefit to the estate. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment.</p>	

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts free Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: <https://bankruptcyntices.uscourts.gov>

In re:
Annette Eileen Herron
Debtor

Case No. 22-10992-bab
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0648-1
Date Rcvd: Jun 16, 2022

User: ad
Form ID: 309A

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2022:

Recip ID	Recipient Name and Address
db	+ Annette Eileen Herron, 2266 Suffolk Street, Cincinnati, OH 45230-1431
20935321	+ Jeff Wyler Eastgate, Inc., 1117 State Route 32, Batavia OH 45103-2380
20935323	+ One Advantage, 1232 W State Rd 2, La Porte IN 46350-5469
20935324	+ Samantha Smith, 2266 Suffolk Street, Cincinnati OH 45230-1431
20935325	+ Stanhope CDS, LLC, 210 East 15th Street, 9H, New York NY 10003-3934
20935326	TriHealth(Good Samaritan), PO Box 636799, Cincinnati OH 45263-6799

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: eric@goering-law.com	Jun 16 2022 18:44:00	Eric W Goering, 220 West Third Street, Third Floor, Cincinnati, OH 45202
tr	+ EDI: BHEMENNINGERJR	Jun 16 2022 22:48:00	Henry E Menninger, Jr, 600 Vine Street, Suite 2500, Cincinnati, OH 45202-2491
ust	+ Email/Text: ustregion09.ci.ecf@usdoj.gov	Jun 16 2022 18:44:00	Asst US Trustee (Cin), Office of the US Trustee, J.W. Peck Federal Building, 550 Main Street, Suite 4-812, Cincinnati, OH 45202-5212
20935315	+ Email/Text: EBNProcessing@afni.com	Jun 16 2022 18:44:00	AFNI, 1310 Martin Luther King Dr, P O Box 3517, Bloomington IL 61702-3517
20935318	+ EDI: DISCOVER.COM	Jun 16 2022 22:48:00	Discover, PO Box 6103, Carol Stream IL 60197-6103
20935319	+ Email/Text: bbagley@enerbankusa.com	Jun 16 2022 18:44:00	Enerbank, 1245 Brickyard Road #600, Salt Lake City UT 84106-2562
20935317	Email/Text: gcww_bankruptcy@gcww.cincinnati-oh.gov	Jun 16 2022 18:44:00	Cincinnati Water Works, Bankruptcy Desk, 4747 Spring Grove Ave, Cincinnati OH 45232
20935320	+ EDI: CITICORP.COM	Jun 16 2022 22:48:00	Home Depot, PO Box 790328, Saint Louis MO 63179-0328
20935316	EDI: JPMORGANCHASE	Jun 16 2022 22:48:00	Chase, Cardmember Service, PO Box 6294, Carol Stream IL 60197
20935322	+ Email/Text: bankruptcydepartment@tsico.com	Jun 16 2022 18:44:00	Nationwide Credit Inc., PO Box 15130, Wilmington DE 19850-5130
20935323	^ MEBN	Jun 16 2022 18:42:29	One Advantage, 1232 W State Rd 2, La Porte IN 46350-5469
20935327	+ EDI: VERIZONCOMB.COM	Jun 16 2022 22:48:00	Verizon, PO Box 489, Newark NJ 07101-0489

TOTAL: 12

District/off: 0648-1

User: ad

Page 2 of 2

Date Rcvd: Jun 16, 2022

Form ID: 309A

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2022 at the address(es) listed below:

Name	Email Address
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Asst US Trustee (Cin)	
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	ustpreion09.ci.ecf@usdoj.gov
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Eric W Goering	
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	on behalf of Debtor Annette Eileen Herron eric@goering-law.com eric@ecf.courtdrive.com;goering.ericr102833@notify.bestcase.com
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Henry E Menninger, Jr	
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	hemmenninger@woodlamping.com oh73@ecfcbis.com
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TOTAL: 3